

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**In Re: **Matthew Michelotti**Case No.: **3:23-bk-17239**

Judge: _____

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS☒ Original☐ Modified/Notice Required

Date:

09/11/2023☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney DES Initial Debtor: MM Initial Co-Debtor _____

Part 1: Payment and Length of Plan

a. The debtor shall pay payments of 650.00 Monthly to the Chapter 13 Trustee, starting on 09/01/2023 for 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Standing Chapter 13 Trustee	Administrative Expense	To Be Determined
Daniel Straffi, Jr.	Attorney Fees	4,650.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

- ☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-							
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the

allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor

Mrc/United Wholesale M
Yamaha Motor

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☒ Not less than **\$40,000.00** to be distributed *pro rata*

☐ Not less than ___ percent

☐ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. **Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. <input checked="" type="checkbox"/> NONE							
<p>The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:</p>							

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. <input checked="" type="checkbox"/> NONE						
<p>The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:</p>						
Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured	

Part 8: Other Plan Provisions	
a. Vesting of Property of the Estate <input checked="" type="checkbox"/> Upon Confirmation <input type="checkbox"/> Upon Discharge	
b. Payment Notices <p>Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.</p>	
c. Order of Distribution <p>The Standing Trustee shall pay allowed claims in the following order:</p> <ol style="list-style-type: none"> 1) Ch. 13 Standing Trustee Commissions 2) <u>Other Administrative Claims</u> 3) <u>Secured Claims</u> 4) <u>Lease Arrearages</u> 5) <u>Priority Claims</u> 6) <u>General Unsecured Claims</u> 	
d. Post-Petition Claims <p>The Standing Trustee <input type="checkbox"/> is, <input checked="" type="checkbox"/> is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.</p>	

Part 9: Modification
<input checked="" type="checkbox"/> NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below **why** the plan is being modified:

Explain below **how** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: September 11, 2023

/s/ Matthew Michelotti

Matthew Michelotti

Debtor

Date: _____

Joint Debtor

Date: September 11, 2023

/s/ Daniel Straffi, Jr.

Daniel Straffi, Jr.

Attorney for the Debtor(s)

In re:
Matthew Michelotti
Debtor

Case No. 23-17239-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Sep 12, 2023

User: admin
Form ID: pdf901

Page 1 of 6
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2023:

Recip ID	Recipient Name and Address
db	+ Matthew Michelotti, 11 Easy Street, Lanoka Harbor, NJ 08734-2106
520003585	Bureau DISPUTE, Plano, TX 75023
520003592	Citibank N.A., 320 E Big Beaver Rd, Troy, MI 48083-1238
520003601	+ Darcie Michelotti, 11 Easy Street, Lanoka Harbor, NJ 08734-2106
520010987	LightStream, a division of Truist Bank, PO Box 1847, Wilson, NC 27894-1847
520003621	Performance Finance, 1515 W 22nd St, Oak Brook, IL 60523-2007
520003630	+ Truist Bank, Attn: Bankruptcy, 200 Pine St W, Wilson, NC 27893-3288
520003628	Truist Bank, 600 W Broadway, Ste 2000, San Diego, CA 92101-3358

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 12 2023 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Sep 12 2023 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520003549	Email/Text: backoffice@affirm.com	Sep 12 2023 20:38:00	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520003548	Email/Text: backoffice@affirm.com	Sep 12 2023 20:38:00	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520003579	Email/Text: ally@ebn.phinsolutions.com	Sep 12 2023 20:36:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodward Ave, Detroit, MI 48226-3416
520003578	Email/Text: ally@ebn.phinsolutions.com	Sep 12 2023 20:36:00	Ally Financial, Inc, PO Box 380901, Bloomington, MN 55438-0901
520003580	Email/Text: creditcardbkcorrespondence@bofa.com	Sep 12 2023 20:36:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
520003581	Email/Text: creditcardbkcorrespondence@bofa.com	Sep 12 2023 20:36:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Cir, Tampa, FL 33634-2413
520003583	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 12 2023 20:47:30	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520003582	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 12 2023 20:46:58	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520003586	Email/PDF: acg.coaf.ebn@aisinfo.com	Sep 12 2023 20:59:08	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
520019165	+ Email/PDF: ebn_ais@aisinfo.com	Sep 12 2023 20:47:17	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520003591	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 12 2023 20:46:56	Cbna, Attn: Centralized Bankruptcy/Citicorp, PO

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			Box 790034, Saint Louis, MO 63179-0034
520003590	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 12 2023 20:59:25	Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
520003594	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 12 2023 20:47:45	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
520003593	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 12 2023 20:46:52	Citibank/Best Buy, PO Box 6497, Sioux Falls, SD 57117-6497
520003595	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 12 2023 20:37:00	Comenity Bank/Jared, PO Box 182789, Columbus, OH 43218-2789
520003596	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 12 2023 20:37:00	Comenity Bank/Jared, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
520003597	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 12 2023 20:37:00	Comenity Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789
520003598	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 12 2023 20:37:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
520003599	Email/Text: bankruptcy_notifications@ccsusa.com	Sep 12 2023 20:38:00	Credit Coll, PO Box 607, Norwood, MA 02062-0607
520003600	Email/Text: bankruptcy_notifications@ccsusa.com	Sep 12 2023 20:38:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
520010059	Email/Text: mrdiscen@discover.com	Sep 12 2023 20:36:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
520003602	Email/Text: mrdiscen@discover.com	Sep 12 2023 20:36:00	Discover Financial, PO Box 30939, Salt Lake City, UT 84130-0939
520003603	Email/Text: mrdiscen@discover.com	Sep 12 2023 20:36:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
520003606	Email/Text: GenesisFS@ebn.phinsolutions.com	Sep 12 2023 20:38:00	Genesis Financial, PO Box 4499, Beaverton, OR 97076-4499
520003607	Email/Text: GenesisFS@ebn.phinsolutions.com	Sep 12 2023 20:38:00	Genesis Financial, Genesis FS Card Services, PO Box 4477, Beaverton, OR 97076-4401
520003610	Email/PDF: resurgentbknofications@resurgent.com	Sep 12 2023 20:48:28	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
520003611	+ Email/Text: BKNotice@ldvlaw.com	Sep 12 2023 20:37:00	Lyons, Doughty & Veldhuis, 136 Gaither Drive, Suite 100 PO Box 1269, Mt. Laurel, NJ 08054-7269
520003619	Email/Text: Bankruptcy@mjrf.com	Sep 12 2023 20:37:00	Mullooly, Jeffrey, Rooney & Flynn, LLP, 6851 Jericho Tpke Ste 220, Syosset, NY 11791-4449
520003614	Email/Text: Mercury@ebn.phinsolutions.com	Sep 12 2023 20:36:00	Mercury/Fbt, Attn: Bankruptcy, PO Box 84064, Columbus, GA 31908-4064
520003613	Email/Text: Mercury@ebn.phinsolutions.com	Sep 12 2023 20:36:00	Mercury/Fbt, PO Box 84064, Columbus, GA 31908-4064
520003615	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 12 2023 20:38:00	Midland Credit Managem, 320 E Big Beaver Rd, Troy, MI 48083-1271
520003616	Email/Text: bankruptcydpt@mcmcg.com	Sep 12 2023 20:38:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
520003617	Email/Text: nsm_bk_notices@mrcooper.com	Sep 12 2023 20:37:00	Mrc/United Wholesale M, 350 Highland St, Houston, TX 77009-6623
520003618	Email/Text: nsm_bk_notices@mrcooper.com	Sep 12 2023 20:37:00	Mrc/United Wholesale M, Attn: Bankruptcy, PO Box 619098, Dallas, TX 75261-9098
520003622	Email/Text: bankruptcy_notifications@ccsusa.com	Sep 12 2023 20:38:00	Progressive, PO Box 607, Norwood, MA

District/off: 0312-3

User: admin

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			02062-0607
520003624	Email/PDF: ais.sync.ebn@aisinfo.com	Sep 12 2023 20:48:23	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520003623	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 12 2023 20:48:45	Synchrony Bank/Amazon, PO Box 71737, Philadelphia, PA 19176-1737
520003625	Email/Text: bncmail@w-legal.com	Sep 12 2023 20:37:00	Target Nb, PO Box 673, Minneapolis, MN 55440-0673
520003626	Email/Text: bncmail@w-legal.com	Sep 12 2023 20:37:00	Target Nb, C/O Financial & Retail Services Mailstop, PO Box 9475, Minneapolis, MN 55440-9475
520003629	+ Email/Text: bankruptcy@bbandt.com	Sep 12 2023 20:37:00	Truist Bank, Attn: Bankruptcy Mail Code VA-RVW-6290, PO Box 85092, Richmond, VA 23285-5092
520003627	Email/Text: bankruptcy@bbandt.com	Sep 12 2023 20:37:00	Truist Bank, PO Box 849, Wilson, NC 27894-0849
520003631	Email/Text: bknotice@upgrade.com	Sep 12 2023 20:36:00	Upgrade, Inc., 2 N Central Ave, Fl 10, Phoenix, AZ 85004-2322
520003632	Email/Text: bknotice@upgrade.com	Sep 12 2023 20:36:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery St, Fl 23, San Francisco, CA 94111-3305
520003635	Email/Text: ymfus_bankruptcy@yamaha-motor.com	Sep 12 2023 20:36:00	Yamaha Motor, 6555 Katella Ave, Cypress, CA 90630-5101

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520003584		Capital One Auto Finance, Credit
520003587		Capital One Auto Finance, Credit
520021505		Capital One Auto Finance, Credit
520021508		Capital One Auto Finance, Credit
520003604		First Bank Trust
520021525		First Bank Trust
520003605		Greenville, SC 29601
520003609		Greenville, SC 29601
520021526		Greenville, SC 29601
520021530		Greenville, SC 29601
520003608		Lvnv Funding LLC
520021529		Lvnv Funding LLC
520003564	*	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520003565	*	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520003566	*	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520003567	*	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
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520003577	*	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520021470	*	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520021485	*	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520021486	*	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520021487	*	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716

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User: admin

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520021488	*	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520021489	*	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520021490	*	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
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520021498	*	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520003555	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520003556	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520003557	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520003558	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520003559	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520003560	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520003561	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520003562	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520003563	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520021469	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520021471	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520021472	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520021473	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520021474	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520021475	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520021476	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520021477	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520021478	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520021479	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520021480	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520021481	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
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520021483	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520021484	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520003550	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520003551	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520003552	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520003553	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520003554	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520021500	*	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodward Ave, Detroit, MI 48226-3416
520021499	*	Ally Financial, Inc, PO Box 380901, Bloomington, MN 55438-0901
520021501	*	Bank of America, PO Box 982238, El Paso, TX 79998-2238
520021502	*	Bank of America, Attn: Bankruptcy, 4909 Savarese Cir, Tampa, FL 33634-2413
520003588	*	Bureau DISPUTE, Plano, TX 75023
520021506	*	Bureau DISPUTE, Plano, TX 75023
520021509	*	Bureau DISPUTE, Plano, TX 75023
520021504	*	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520021503	*	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520003589	*	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
520021507	*	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
520021510	*	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
520021512	*	Cbna, Attn: Centralized Bankruptcy/Citicorp, PO Box 790034, Saint Louis, MO 63179-0034
520021511	*	Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
520021513	*	Citibank N.A., 320 E Big Beaver Rd, Troy, MI 48083-1238
520021515	*	Citibank/Best Buy, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
520021514	*	Citibank/Best Buy, PO Box 6497, Sioux Falls, SD 57117-6497
520021516	*	Comenity Bank/Jared, PO Box 182789, Columbus, OH 43218-2789
520021517	*	Comenity Bank/Jared, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
520021518	*	Comenity Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789
520021519	*	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
520021520	*	Credit Coll, PO Box 607, Norwood, MA 02062-0607
520021521	*	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679

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520021522	*+	Darcie Michelotti, 11 Easy Street, Lanoka Harbor, NJ 08734-2106
520021523	*	Discover Financial, PO Box 30939, Salt Lake City, UT 84130-0939
520021524	*	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
520021527	*	Genesis Financial, PO Box 4499, Beaverton, OR 97076-4499
520021528	*	Genesis Financial, Genesis FS Card Services, PO Box 4477, Beaverton, OR 97076-4401
520021531	*	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
520003612	*+	Lyons, Doughty & Veldhuis, 136 Gaither Drive, Suite 100 PO Box 1269, Mt. Laurel, NJ 08054-7269
520021532	*+	Lyons, Doughty & Veldhuis, 136 Gaither Drive, Suite 100 PO Box 1269, Mt. Laurel, NJ 08054-7269
520021533	*+	Lyons, Doughty & Veldhuis, 136 Gaither Drive, Suite 100 PO Box 1269, Mt. Laurel, NJ 08054-7269
520003620	*P++	MULLOOLY JEFFREY ROONEY & FLYNN LLP, 6851 JERICHO TURNPIKE SUITE 220, SYOSSET NY 11791-4449, address filed with court:, Mullooly, Jeffrey, Rooney & Flynn, LLP, 6851 Jericho Tpke Ste 220, Syosset, NY 11791-4449
520021540	*P++	MULLOOLY JEFFREY ROONEY & FLYNN LLP, 6851 JERICHO TURNPIKE SUITE 220, SYOSSET NY 11791-4449, address filed with court:, Mullooly, Jeffrey, Rooney & Flynn, LLP, 6851 Jericho Tpke Ste 220, Syosset, NY 11791-4449
520021541	*P++	MULLOOLY JEFFREY ROONEY & FLYNN LLP, 6851 JERICHO TURNPIKE SUITE 220, SYOSSET NY 11791-4449, address filed with court:, Mullooly, Jeffrey, Rooney & Flynn, LLP, 6851 Jericho Tpke Ste 220, Syosset, NY 11791-4449
520021535	*	Mercury/Fbt, Attn: Bankruptcy, PO Box 84064, Columbus, GA 31908-4064
520021534	*	Mercury/Fbt, PO Box 84064, Columbus, GA 31908-4064
520021536	*+	Midland Credit Managem, 320 E Big Beaver Rd, Troy, MI 48083-1271
520021537	*	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
520021538	*	Mrc/United Wholesale M, 350 Highland St, Houston, TX 77009-6623
520021539	*	Mrc/United Wholesale M, Attn: Bankruptcy, PO Box 619098, Dallas, TX 75261-9098
520021542	*	Performance Finance, 1515 W 22nd St, Oak Brook, IL 60523-2007
520021543	*	Progressive, PO Box 607, Norwood, MA 02062-0607
520021545	*	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520021544	*+	Synchrony Bank/Amazon, PO Box 71737, Philadelphia, PA 19176-1737
520021546	*	Target Nb, PO Box 673, Minneapolis, MN 55440-0673
520021547	*	Target Nb, C/O Financial & Retail Services Mailstop, PO Box 9475, Minneapolis, MN 55440-9475
520021550	*+	Truist Bank, Attn: Bankruptcy Mail Code VA-RVW-6290, PO Box 85092, Richmond, VA 23285-5092
520021549	*	Truist Bank, 600 W Broadway, Ste 2000, San Diego, CA 92101-3358
520021551	*+	Truist Bank, Attn: Bankruptcy, 200 Pine St W, Wilson, NC 27893-3288
520021548	*	Truist Bank, PO Box 849, Wilson, NC 27894-0849
520003633	*P++	UPGRADE INC, 2 N CENTRAL AVE, 10TH FLOOR, PHOENIX AZ 85004-2322, address filed with court:, Upgrade, Inc., 2 N Central Ave, Fl 10, Phoenix, AZ 85004-2322
520021552	*P++	UPGRADE INC, 2 N CENTRAL AVE, 10TH FLOOR, PHOENIX AZ 85004-2322, address filed with court:, Upgrade, Inc., 2 N Central Ave, Fl 10, Phoenix, AZ 85004-2322
520021554	*P++	UPGRADE INC, 2 N CENTRAL AVE, 10TH FLOOR, PHOENIX AZ 85004-2322, address filed with court:, Upgrade, Inc., 2 N Central Ave, Fl 10, Phoenix, AZ 85004-2322
520003634	*P++	UPGRADE INC, 2 N CENTRAL AVE, 10TH FLOOR, PHOENIX AZ 85004-2322, address filed with court:, Upgrade, Inc., Attn: Bankruptcy, 275 Battery St, Fl 23, San Francisco, CA 94111-3305
520021553	*P++	UPGRADE INC, 2 N CENTRAL AVE, 10TH FLOOR, PHOENIX AZ 85004-2322, address filed with court:, Upgrade, Inc., Attn: Bankruptcy, 275 Battery St, Fl 23, San Francisco, CA 94111-3305
520021555	*P++	UPGRADE INC, 2 N CENTRAL AVE, 10TH FLOOR, PHOENIX AZ 85004-2322, address filed with court:, Upgrade, Inc., Attn: Bankruptcy, 275 Battery St, Fl 23, San Francisco, CA 94111-3305
520021556	*	Yamaha Motor, 6555 Katella Ave, Cypress, CA 90630-5101

TOTAL: 12 Undeliverable, 116 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2023

Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Daniel E. Straffi	on behalf of Debtor Matthew Michelotti bkclient@straffilaw.com g25938@notify.cincompass.com;jr..daniels.b124806@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor SAILFISH SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4